

Information to identify the case:

Debtor 1

Scott D Stearns

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7433

EIN --

Debtor 2

Naoko Stearns

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2771

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **20-14541-MBK**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott D Stearns

Naoko Stearns

8/14/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Scott D Stearns
Naoko Stearns
Debtors

Case No. 20-14541-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 14, 2025

User: admin
Form ID: 3180W

Page 1 of 6
Total Noticed: 93

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2025:

Recip ID	Recipient Name and Address
db	#+ Scott D Stearns, 408 NE 6th Street, Unit 413, Fort Lauderdale, FL 33304-6408
jdb	#+ Naoko Stearns, 408 NE 6th Street, Unit 413, Fort Lauderdale, FL 33304-6408
cr	+ SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518767832	+ 20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425
518842997	+ 20 Pine Street Investors, LLC, c/o Edward David Esq., Edward DAvid & Associates, LLC, 72 Eagle Rock Avenue, Suite 260, East Hanover, NJ 07936-3151
518767849	+ Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823
518767856	+ Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253
518767855	+ Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767881	+ Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100
518767887	+ Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001
518767893	Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357
518767896	+ Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663
518841256	+ SWBC MORTGAGE CORPORATION, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
518767907	+ Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023
518767909	+ Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829
518767908	+ Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710
518767911	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767917	+ Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767922	+ Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253
518796332	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100
518767934	+ Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt, Irvine, CA 92620-3663

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 14 2025 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 14 2025 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518767837	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Aug 14 2025 21:44:21	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767838	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 14 2025 21:20:00	American Honda Finance, 600 Kelly Way, Holyoke, MA 01040

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518767833	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 14 2025 21:20:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518770086	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 14 2025 21:20:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518767845	+ EDI: CITICORP	Aug 15 2025 00:59:00	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767847	+ EDI: CITICORP	Aug 15 2025 00:59:00	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767841	+ EDI: PHINAMERI.COM	Aug 15 2025 00:59:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518767842	+ EDI: PHINAMERI.COM	Aug 15 2025 00:59:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518767844	+ EDI: CITICORP	Aug 15 2025 00:59:00	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
518767843	+ Email/PDF: bncnotices@becket-lee.com	Aug 14 2025 21:29:33	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518767851	EDI: BANKAMER	Aug 15 2025 00:59:00	Bank of America, PO Box 982236, El Paso, TX 79998-2236
518767852	+ EDI: BANKAMER	Aug 15 2025 00:59:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
518767850	+ EDI: BANKAMER	Aug 15 2025 00:59:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518784813	+ EDI: BANKAMER2	Aug 15 2025 00:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518837998	Email/Text: BKelectronicnotices@cenlar.com	Aug 14 2025 21:19:00	Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
518793124	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 14 2025 21:18:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518767853	+ EDI: CAPITALONE.COM	Aug 15 2025 00:59:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767854	+ EDI: CAPITALONE.COM	Aug 15 2025 00:59:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518767859	+ EDI: JPMORGANCHASE	Aug 15 2025 00:59:00	Chase, 700 Kansas Lane, Monroe, LA 71203-4774
518767857	+ EDI: JPMORGANCHASE	Aug 15 2025 00:59:00	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518767866	+ EDI: JPMORGANCHASE	Aug 15 2025 00:59:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
518767870	^ MEBN	Aug 14 2025 21:19:09	Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281
518767861	+ EDI: JPMORGANCHASE	Aug 15 2025 00:59:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518767872	+ EDI: CITICORP	Aug 15 2025 00:59:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
518767871	+ EDI: CITICORP	Aug 15 2025 00:59:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518767874	+ EDI: CITICORP	Aug 15 2025 00:59:00	Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243
518767873	+ EDI: CITICORP	Aug 15 2025 00:59:00	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
518767879	EDI: DISCOVER		

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		Aug 15 2025 00:59:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518767880	EDI: DISCOVER		
		Aug 15 2025 00:59:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518767875	EDI: CITICORP		
		Aug 15 2025 00:59:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767877	EDI: CITICORP		
		Aug 15 2025 00:59:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518777049	EDI: DISCOVER		
		Aug 15 2025 00:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518767882	Email/Text: bankruptcycourts@equifax.com		
		Aug 14 2025 21:19:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518767884	Email/Text: eslbankruptcyntifications@esl.org		
		Aug 14 2025 21:20:02	ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617
518767883	+ Email/Text: eslbankruptcyntifications@esl.org		
		Aug 14 2025 21:20:02	ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814
518767885	^ MEBN		
		Aug 14 2025 21:16:47	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518767886	Email/Text: collectionbankruptcies.bancorp@53.com		
		Aug 14 2025 21:20:00	Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263
518767889	Email/Text: FirstmarkAccountMa@firstmarkservices.com		
		Aug 14 2025 21:18:00	Firstmark Services, 121 South 13th Street, Lincoln, NE 68508
518767888	Email/Text: FirstmarkAccountMa@firstmarkservices.com		
		Aug 14 2025 21:18:00	Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501
518767890	Email/Text: EBNBKNOT@ford.com		
		Aug 14 2025 21:20:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
518767891	+ Email/Text: EBNBKNOT@ford.com		
		Aug 14 2025 21:20:00	Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
518767892	EDI: IRS.COM		
		Aug 15 2025 00:59:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518804031	+ Email/Text: RASEBN@raslg.com		
		Aug 14 2025 21:19:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518767894	Email/Text: camanagement@mtb.com		
		Aug 14 2025 21:20:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518767895	Email/Text: camanagement@mtb.com		
		Aug 14 2025 21:20:00	M & T Bank, Po Box 900, Millsboro, DE 19966
518767897	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov		
		Aug 14 2025 21:21:00	New York State, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300, Albany, NY 12205-0300
518840646	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 14 2025 21:18:00	PNC BANK, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
518767898	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 14 2025 21:18:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518767900	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 14 2025 21:18:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518767899	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 14 2025 21:18:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518767902	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 14 2025 21:18:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342

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518767903	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2025 21:18:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518767905	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Aug 14 2025 21:44:07	Raymour & Flanigan, Csel Dispute Team N8235-04m, Des Moines, IA 50306
518767904	^ MEBN	Aug 14 2025 21:17:25	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
518767910	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 14 2025 21:19:00	State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518767920	+ EDI: SYNC	Aug 15 2025 00:59:00	Syncb/Car Care, C/o Po Box 965036, Orlando, FL 32896-0001
518767919	+ EDI: SYNC	Aug 15 2025 00:59:00	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767921	+ EDI: SYNC	Aug 15 2025 00:59:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767924	+ EDI: SYNC	Aug 15 2025 00:59:00	Synchrony Bank/HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
518767923	+ EDI: SYNC	Aug 15 2025 00:59:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767925	+ EDI: SYNC	Aug 15 2025 00:59:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767926	+ EDI: SYNC	Aug 15 2025 00:59:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
518767931	EDI: TDBANKNORTH.COM	Aug 15 2025 00:59:00	TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
518767929	EDI: TDBANKNORTH.COM	Aug 15 2025 00:59:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518767928	+ EDI: WTRRN BANK.COM	Aug 15 2025 00:59:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518767927	+ EDI: WTRRN BANK.COM	Aug 15 2025 00:59:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518767933	^ MEBN	Aug 14 2025 21:17:14	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518836413	+ EDI: AIS.COM	Aug 15 2025 00:59:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518767935	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 14 2025 21:59:51	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
518767936	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 14 2025 21:31:03	Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517
TOTAL: 72			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
518767839	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767840	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
518767834	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767835	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda

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518767836	*P++	Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016 AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767846	*+	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767848	*+	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767860	*+	Chase, 700 Kansas Lane, Monroe, LA 71203-4774
518767858	*+	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518767867	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
518767868	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
518767869	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
518767862	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518767863	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518767864	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518767865	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518767876	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767878	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518767901	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
518767915	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767916	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767912	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767913	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767914	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767918	*+	Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767932	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2019, address filed with court., TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
518767930	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2019, address filed with court., TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
r	##+	Keller Williams Towne Square Realty, 222 Mounty Airy Road, Basking Ridge, NJ 07920-2335
518767906	##+	Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121

TOTAL: 0 Undeliverable, 28 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor SWBC MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	

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on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Frank J Martone

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com

Justin M Gillman

on behalf of Debtor Scott D Stearns ecf@gillmancapone.com
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Joint Debtor Naoko Stearns ecf@gillmancapone.com
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor SWBC Mortgage Corporation mlicker@hinshawlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9